

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF OKLAHOMA**

**IN RE:**

**JAMES R. WHEAT JR.**

**DEBTOR**

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)  
)  
)  
)

**CASE NO. 15-14186 JDL  
CHAPTER 13**

**AMENDED CHAPTER 13 PLAN**

COMES NOW Debtor and submits his Amended Chapter 13 Plan.

Respectfully submitted:

S/ MIKE ROSE  
MICHAEL J ROSE PC  
Michael J. Rose, OBA#15523  
4101 Perimeter Center Drive, Suite 120  
Oklahoma City, OK 73112  
(405) 605-3757 telephone  
(405) 605-3758 facsimile  
[mrose@coxinet.net](mailto:mrose@coxinet.net)  
ATTORNEY FOR DEBTOR(S)

**CERTIFICATE OF SERVICE**

Undersigned certifies that on 2-15-16, the foregoing Amended Chapter 13 Plan was served, via United States Mail, 1<sup>st</sup> Class postage pre-paid, and properly addressed to the following:

**All creditors on the attached mailing matrix**

s/ MIKE ROSE  
Mike Rose

**United States Bankruptcy Court**  
**Western District of Oklahoma**

In re James Reginald Wheat, Jr.

Debtor(s)

Case No. 15-14186Chapter 13

**CHAPTER 13 PLAN**

1. Payments to the Trustee: The future earnings or other future income of the Debtor is submitted to the supervision and control of the trustee. The Debtor (or the Debtor's employer) shall pay to the trustee the sum of **\$250 for four months and then 375.00** per month for **56** months.
2. Plan Length: This plan is estimated to be for **60** months.
3. Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankruptcy Code and this Plan.
  - a. Secured creditors shall retain their mortgage, lien or security interest in collateral until the earlier of (a) the payment of the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328.
  - b. Creditors who have co-signers, co-makers, or guarantors ("Co-Obligors") from whom they are enjoined from collection under 11 U.S.C. § 1301, and which are separately classified and shall file their claims, including all of the contractual interest which is due or will become due during the consummation of the Plan, and payment of the amount specified in the proof of claim to the creditor shall constitute full payment of the debt as to the Debtor and any Co-Obligor.
  - c. All priority creditors under 11 U.S.C. § 507 shall be paid in full in deferred cash payments.
4. From the payments received under the plan, the trustee shall make disbursements as follows:

## a. Administrative Expenses

- (1) Trustee's Fee: **10.00%**
- (2) Attorney's Fee (unpaid portion): **\$3,400.00 to be paid through plan in monthly payments**
- (3) Filing Fee (unpaid portion): **NONE**

## b. Priority Claims under 11 U.S.C. § 507

Name	Amount of Claim	Interest Rate (If specified)
<b>Internal Revenue Service</b>	<b>5,700.00</b>	<b>0.00%</b>
<b>Oklahoma Tax Commission</b>	<b>1,262.00</b>	<b>0.00%</b>

## c. Secured Claims

- (1) Pre-Confirmation Adequate Protection Payments shall be made pursuant to the Court's Local Chapter 13 Guidelines

Name	Proposed Amount of Allowed Secured Claim	Minimum Monthly Adequate Protection Payment	Interest Rate (If specified)
<b>Tinker Fcu</b>	<b>8,452.00</b>	<b>150.00</b>	<b>6.00%</b>

## d. Unsecured Claims

General Nonpriority Unsecured: Other unsecured debts shall be paid 0 cents on the dollar and paid pro rata, with no interest if the creditor has no Co-obligors, provided that where the amount or balance of any unsecured claim is less than \$10.00 it may be paid in full.

5. Property to Be Surrendered to Secured Creditor

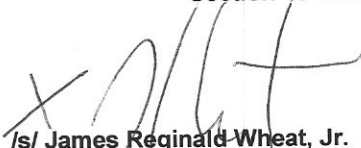
Name  
**Conns Credit Corp**  
**LoanCare Servicing Ctr**

Amount of Claim  
**736.00**  
**174,160.00**

Description of Property  
**i-pad**  
**3216 Raintree Rd**  
**Oklahoma City, Ok 73120**

**Quail Creek Sec 21 Block 034 Lot 019**  
**Section 13 Township 13N Range 4W Qtr NE**

Date **February 15, 2016**

Signature   
**/s/ James Reginald Wheat, Jr.**  
**James Reginald Wheat, Jr.**  
Debtor



**S/ MIKE ROSE**  
**Michael J Rose, OBA No. 15523**  
**MICHAEL J ROSE PC**  
**4101 Perimeter Center Drive, Suite 120**  
**Oklahoma City, OK 73112**  
**405 605 3757 p**  
**405 605 3758 f**  
**[mrose@coxinet.net](mailto:mrose@coxinet.net)**  
**ATTORNEY FOR DEBTOR(S)**

Label Matrix for local noticing  
1087-5  
Case 15-14186  
Western District of Oklahoma  
Oklahoma City  
Mon Feb 15 10:31:05 CST 2016

USBC Western District of Oklahoma  
215 Dean A. McGee  
Oklahoma City, OK 73102-3426

American InfoSource LP as agent for  
T Mobile/T-Mobile USA Inc  
PO Box 248848  
Oklahoma City, OK 73124-8848

American InfoSource LP as agent for  
Verizon  
PO Box 248838  
Oklahoma City, OK 73124-8838

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City UT 84130-0285

Capital One Bank (USA), N.A.  
PO Box 71083  
Charlotte, NC 28272-1083

Conns Appliances Inc. as Attorney-in-Fact an  
P.O. Box 2358  
Beaumont, TX 77704-2358

Conns Credit Corp  
Attention: Bankruptcy Dept  
Po Box 2358  
Beaumont TX 77704-2358

Credit Collections Inc/AMR  
Po Box 60607  
Oklahoma City OK 73146-0607

Credit Servi  
Pob 60566  
Oklahoma City OK 73146-0566

Diversified Consultant  
10550 Deerwood Park Blvd  
Jacksonville FL 32256-0596

Enhanced Recovery Corp  
Attention: Client Services  
8014 Bayberry Rd  
Jacksonville FL 32256-7412

Hcc Surety  
601 S Figueroa St Ste 16  
Los Angeles CA 90017-5721

(p)INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

Key Health Institute Edmond  
POB 108835  
Oklahoma City OK 73101-8835

Loancare Servicing Ctr  
Interstate Corporate Center  
Norfolk VA 23502

Lucy Garth  
3117 Wilshire Terr  
Oklahoma City OK 73116-3021

Midland Credit Management, Inc. as agent for  
MIDLAND FUNDING LLC  
PO Box 2011  
Warren, MI 48090-2011

Midland Funding  
2365 Northside Dri  
San Diego CA 92108-2709

Northland Group Inc  
PO Box 390846  
Minneapolis MN 55439-0846

Northland Group Inc  
PO Box 390905  
Minneapolis MN 55439-0905

OKLAHOMA TAX COMMISSION  
General Counsel's Office  
100 N. Broadway Ave., Ste 1500  
Oklahoma City, OK 73102-8601

Oklahoma Tax Commission  
Attn: Bankruptcy Division  
120 N Robinson Ste 2000  
Oklahoma City OK 73102-7471

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Quail Creek Bank  
12201 N May Ave  
Oklahoma City OK 73120-6800

Rausch, Sturm, Israel, Emerson & Hornik  
250 N Sunnyslope Road  
Ste 300  
Brookfield WI 53005-4800

Tinker Fcu  
4140 West I 40  
Oklahoma City OK 73108

Tinker Fcu  
Po Box 45750  
Tinker AFB OK 73145-0750

Toyota Motor Credit Corporation  
c o Becket and Lee LLP  
POB 3001  
Malvern, PA 19355-0701

U S Emp Oc Fcu  
4301 S Interstate 44 Service Rd  
Oklahoma City OK 73119-3005

U.S. Trustee  
United States Trustee  
215 Dean A. McGee Ave., 4th Floor  
Oklahoma City, OK 73102-3444

US EMPLOYEES OC FEDERAL CREDIT UNION  
P.O. BOX 44000  
OKLAHOMA CITY, OK 73144-1000

United Recovery Systems, LP  
PO Box 722929  
Houston TX 77272-2929

Verizon Wireless Bankruptcy Adm  
500 Technology Dr  
Ste 550  
Saint Charles MO 63304-2225

James Reginald Wheat Jr.  
3216 Raintree Rd  
Oklahoma City, OK 73120-1836

John T. Hardeman  
PO Box 1948  
Oklahoma City, OK 73101-1948

Mike J. Rose  
4101 Perimeter Center Drive  
Suite 120  
Oklahoma City, OK 73112-2309

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Internal Revenue Service  
PO Box 745  
District Director  
Chicago IL 60690

Portfolio Recovery  
Attn: Bankruptcy  
Po Box 41067  
Norfolk VA 23541

(d)Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk VA 23541

End of Label Matrix  
Mailable recipients 36  
Bypassed recipients 0  
Total 36